

Attorney or Party Name, Address, Telephone & FAX
Nos., State Bar No. & Email Address

NEXUS BANKRUPTCY
BENJAMIN HESTON (297798)
100 Bayview Circle #100
Newport Beach, CA 92660
Tel: 951-290-2827
Fax: 949-288-2054
ben@nexusbk.com

Debtor appearing without an attorney
 Attorney for Debtor(s)

FOR COURT USE ONLY

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA**

In re:

**EDUARDO MEZA and
BERTHA MEZA,**

CASE NUMBER: **6:22-bk-13184-WJ**

CHAPTER **7**

**DEBTOR'S NOTICE OF MOTION AND MOTION
TO AVOID LIEN UNDER 11 U.S.C. § 522(f)
(REAL PROPERTY)**

[No hearing required unless requested under LBR 9013-1(o)]

Creditor Name: GCFS, Inc.

TO THE CREDITOR, ATTORNEY FOR CREDITOR AND OTHER INTERESTED PARTIES:

1. **NOTICE IS HEREBY GIVEN** that Debtor moves this court for an order, pursuant to LBR 9013-1(o) upon notice of opportunity to request a hearing (i.e., without a hearing unless requested), avoiding a lien on the grounds set forth below.

2. **Deadline for Opposition Papers:**

Pursuant to LBR 9013-1(o), any party opposing the motion may file and serve a written opposition and request a hearing on this motion. If you fail to file a written response within 14 days of the date of service of this notice of motion and motion, plus an additional 3 days unless this notice of motion and motion was served by personal delivery or posting as described in Federal Rules of Civil Procedure 5(b)(2)(A)-(B), the court may treat such failure as a waiver of your right to oppose this motion and may grant the requested relief.

"Bankruptcy Code" and "11 U.S.C." refer to the United States Bankruptcy Code, Title 11 of the United States Code. "FRBP" refers to the Federal Rules of Bankruptcy Procedure. "LBR" and "LBRs" refer to the Local Bankruptcy Rule(s) of this court.

3. **Type of Case:**

a. A voluntary petition under Chapter 7 11 12 13 was filed on: 8/24/2022
b. An involuntary petition under Chapter 7 11 was filed on: _____
 An order of relief under Chapter 7 11 was entered on: _____
c. An order of conversion to Chapter 7 11 12 13 was entered on: _____
d. Other: _____

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

4. **Procedural Status:**

a. **Name of trustee appointed (if any):** Howard Grobstein
b. Name of Attorney of Record for Trustee (if any): _____

5. Debtor claims an exemption in the subject real property under:

a. California Code of Civil Procedure §704.730 (Homestead): Exemption amount claimed on schedules: **\$560,000**
b. California Code of Civil Procedure § _____ Exemption amount claimed on schedules: \$_____
c. Other statute (specify): _____

6. Debtor's entitlement to an exemption is impaired by judicial lien, the details of the lien are as follows:

a. Date of entry of judgment (specify): 7/13/2006
b. Case name (specify): GCFS, Inc. v. Meza, Eduardo & Bertha
c. Name of court: Riverside Superior Court
d. Docket number (specify) TEC067886
e. Date (specify): 9/26/2006 and place of recordation of lien (specify) Riverside County Recorder
f. Recorder's instrument number (specify): 2006-0710972

7. The property claimed to be exempt is as follows:

a. Street address, city, county and state, where located, (specify): 433 Diamond Way, Perris, Riverside County, CA 92571
b. Legal description (specify): Lot: 10 ; Tract No: 4109 ; Abbreviated Description: LOT:10 CITY:PERRIS TR#:4109 LOT 10 MB 066/057 TR 4109 ; City/Muni/Twp: PERRIS

See attached page

8. Debtor acquired the property claimed exempt on the following date (specify): 5/18/2004

9. Debtor alleges that the fair market value of the property claimed exempt is: \$200,000.00

10. The subject property is encumbered with the following liens (*list mortgages and other liens in order of priority and place an "X" as to the lien to be avoided by this motion*):

Name of Lien Holder	"X"	Date Lien Recorded	Original Lien Amount	Current Lien Amount	Date of Current Lien
Rescomm Holding No. 2, LLC	<input type="checkbox"/>	3/7/2005	\$12,416.22	\$43,928.10	8/24/2022
GCFS, Inc.	<input checked="" type="checkbox"/>	9/26/2006	\$23,600.33	\$76,121.16	8/24/2022

11. Debtor attaches copies of the following documents in support of the motion (as appropriate):

a. **Schedule C to bankruptcy petition listing all exemptions claimed by Debtor**
b. **Appraisal of the property**
c. **Documents showing current balance due as to the liens specified in paragraph 10 above**
d. **Recorded Abstract of Judgment**
e. Recorded Declaration of Homestead (Homestead Exemption)
f. **Declarations of Eduardo Meza and Benjamin Heston**
g. Other (specify): _____

12. Total number of attached pages of supporting documentation: 23

13. Debtor declares under penalty of perjury under the laws of the United States of America that the foregoing is true and correct [28 U.S.C. § 1746(1) and (2)].

WHEREFORE, Debtor requests that this court issue an order avoiding Creditor's lien in the form of the **Attachment** to this motion.

Date: 2/25/2023


Signature of Debtor
Eduardo Meza
Printed name of Debtor

Date: 2/25/2023


Signature of Joint Debtor
Bertha Meza
Printed name of Joint Debtor

Date: 2/25/2023


Signature of Attorney for Debtor
Benjamin Heston
Printed name of Attorney for Debtor

ATTACHMENT TO MOTION/ORDER

(11 U.S.C. § 522(f): AVOIDANCE OF REAL PROPERTY JUDICIAL LIENS)

This court makes the following findings of fact and conclusions of law:

1. **Creditor Lienholder/Servicer: GCFS, Inc.**
2. **Subject Lien:** Date and place of recordation of lien (*specify*): **9/26/2006; Riverside County Recorder**
Recorders instrument number or document recording number: **2006-0710972**
3. **Collateral:** Street address, city, county and state, where located, legal description and/or map/book/page number, including county of recording:

433 Diamond Way, Perris, Riverside County, CA 92571

**Lot: 10 ; Tract No: 4109 ; Abbreviated Description: LOT:10 CITY:PERRIS TR#:4109 LOT 10 MB 066/057 TR
4109 ; City/Muni/Twp: PERRIS**

See attached page.

4. Secured Claim Amount

- a. Value of Collateral: **\$200,000.00**
- b. Amounts of Senior Liens (reducing equity in the property to which the Subject Lien can attach):
 - (1) First lien: **(\$43,928.10)**
 - (2) Second lien: **(\$_____)**
 - (3) Third lien: **(\$_____)**
 - (4) Additional senior liens (*attach list*): **(\$_____)**
- c. Amount of Debtor's exemption(s): **(\$560,000.00)**
- d. Subtotal: **(\$603,928.10)**
- e. Secured Claim Amount (negative results should be listed as -\$0-): **-\$0-**

Unless otherwise ordered, any allowed claim in excess of this Secured Claim Amount is to be treated as a nonpriority unsecured claim and is to be paid pro rata with all other nonpriority unsecured claims (in Chapter 13 cases, Class 5A of the Plan).

Lien avoidance: Debtor's request to avoid the Subject Lien is granted as follows. The fixing of the Subject Lien impairs an exemption to which Debtor would otherwise be entitled under 11 U.S.C. § 522(b). The Subject Lien is not a judicial lien that secures a debt of a kind that is specified in 11 U.S.C. § 523(a)(5) (domestic support obligations). The Subject Lien is void and unenforceable except to the extent of the Secured Claim Amount, if any, listed in paragraph 4.e. above.

See attached page(s) for more liens/provisions.

EXHIBIT A

Fill in this information to identify your case:

Debtor 1	Eduardo Meza		
	First Name	Middle Name	Last Name
Debtor 2	Bertha Meza		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known)	6:22-bk-13184-WJ		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
433 Diamond Way Perris, CA 92571 Riverside County Line from <i>Schedule A/B</i> : 1.1	\$200,000.00	<input checked="" type="checkbox"/> \$560,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730
2013 Nissan Sentra 130,000 miles Value from KBB.com Line from <i>Schedule A/B</i> : 3.1	\$3,040.00	<input checked="" type="checkbox"/> \$3,040.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
2000 Nissan Frontier 135,000 miles Value from KBB.com Line from <i>Schedule A/B</i> : 3.2	\$2,005.00	<input checked="" type="checkbox"/> \$585.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
Household Goods Line from <i>Schedule A/B</i> : 6.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Electronics Line from <i>Schedule A/B</i> : 7.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020

Debtor 1
Debtor 2Eduardo Meza
Bertha Meza

Case number (if known)

6:22-bk-13184-WJ

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
Clothing Line from <i>Schedule A/B: 11.1</i>	<u>\$150.00</u>	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Cash Line from <i>Schedule A/B: 16.1</i>	<u>\$50.00</u>	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.220
Social Security debit account: Wells Fargo Line from <i>Schedule A/B: 17.1</i>	<u>\$21.00</u>	<input checked="" type="checkbox"/> \$21.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.220

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No
 Yes

EXHIBIT B

1 **NEXUS BANKRUPTCY**

2 BENJAMIN HESTON (297798)
3 100 Bayview Circle #100
4 Newport Beach, CA 92660
5 Tel: 951-290-2827
6 Fax: 949-288-2054
7 ben@nexusbk.com

8 Attorney for Debtors

9 **UNITED STATES BANKRUPTCY COURT**

10 **CENTRAL DISTRICT OF CALIFORNIA**

11 **RIVERSIDE DIVISION**

12 In re:

13 EDUARDO MEZA, and
14 BERTHA MEZA,
15 Debtors.

16 Case No.: 6:22-bk-13184-WJ

17 Chapter 7

18 **DECLARATION OF DIANNA DUNN
19 REGARDING DEBTOR'S MOTION TO
20 AVOID LIEN UNDER 11 U.S.C §522(f)
21 [REAL PROPERTY]**

22 **DECLARATION OF DIANNA DUNN**

23 I, Dianna Dunn, declare as follows:

24 1. I have personal knowledge of all matters stated herein. On all matters stated on
information and belief, I believe those allegations to be true. I could competently testify
to the allegations contained herein.

2. I am a certified residential appraisal with an active license from the California Bureau of
Real Estate Appraisers. Attached hereto is a true and correct copy of my licensure
information and qualifications obtained from the website for the California Bureau of
Real Estate Appraisers.

3. On January 31, 2023, I conducted an in-person appraisal of the property located at 433
Diamond Way, Perris, CA 92571. Attached hereto is a true and correct copy of the
appraisal report that I prepared.

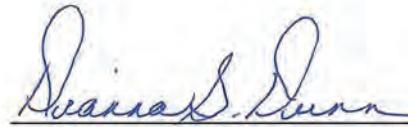
1 4. Based on the factors outlined in this appraisal, I believe that the Property had a fair
2 market value of \$200,000 as of August 24, 2022.

3 I declare under penalty of perjury under the laws of the United State and the State of
4 California that the foregoing is true and correct.

5
6 Date: 2/10/2023

7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

DIANNA DUNN





Licensee Details

[New Search](#)

First Name:	Dianna
Middle Initial:	S
Last Name:	Dunn
License Number:	023017
Company:	Pacific Appraisals
Phone:	(951) 261-8055
Street:	PO Box 982
City:	Lake Elsinore
State:	CA
Zip:	92531
County:	Riverside
License Level:	AR
License Status:	Active
Effective Date:	03/02/2021
End Date:	03/01/2023
Renewal Effective Date:	03/02/2023
Renewal Expiration Date:	03/01/2025
Next Renewal:	USPAP
Compliance:	
ADA Documents:	

License History

License	Status	Start Date	End Date
Certified Residential	Renewal	03/02/2023	03/01/2025
Certified Residential	Renewal	03/02/2021	03/01/2023
Certified Residential	Upgrade	09/05/2019	03/01/2021
Residential	Renewal	03/02/2019	03/01/2021
Residential	Renewal	03/02/2017	03/01/2019
Residential	Renewal	03/02/2015	03/01/2017
Residential	Renewal	03/02/2013	03/01/2015
Residential	Initial	03/02/2011	03/01/2013
Residential	Renewal	07/25/1998	07/24/2002
Residential	Upgrade	03/13/1996	07/24/1998
Trainee	Upgrade	03/13/1996	07/24/1998
	Initial	03/12/1994	03/12/1996

Course History

Course History shown for January 1, 2013 and beyond. Contact BREA for further history.

Completed Date	Course Title	Course Number
01/15/2023	Laws and Regulations for California Appraisers	16CP167303080
01/14/2023	2022-2023 7-Hour National USPAP Update Course- Online	21CP167303162
12/15/2022	California Elimination of Bias and Cultural Competency for Appraisers	22CP167303187
12/12/2022	Appraisal of REO and Foreclosure Properties	17CP167303087
10/24/2022	Divorce and Estate Appraisals: Elements of Non-Lender Work	16CP167303072
09/06/2022	Market Disturbances- Appraisals in Atypical Markets and Cycles	21CP167303158
08/30/2022	Introduction to Expert Witness Testimony for Appraisers- To Do or Not To Do	16CP167303070
08/29/2022	The FHA Handbook 4000.1	15CP167303043
06/09/2022	Valuation of Residential Solar- Live Webinar	21CP167303167
06/06/2022	Best Practices for Completing Bifurcated and Hybrid Appraisals	20CP167303137
05/26/2022	Introduction to the Uniform Appraisal Dataset	11167C139
01/28/2022	Measuring 1-4 Unit Residential Properties-with ANSI Z765 Standard: Live Webinar	21CP167303174
01/29/2021	2020-2021 7-Hour National USPAP Update Course	19CP167303122
01/12/2019	2018-2019 7-Hour National Uspap Update Course	17CP167303095
01/03/2019	Laws and Regulations for California Appraisers	16CP167303080
12/31/2018	Statistics, Modeling and Finance - Virtual Classroom	08167026
11/26/2018	Appraisal Subject Matter Electives	08167027
10/26/2018	Advanced Residential Application & Case Studies	08167028
01/05/2017	2016-2017 7 Hour National Uspap Update Course	15CP167303053
01/26/2015	Even Odder: More Oddball Appraisals	08167C181
01/23/2015	2 - 4 Family Finesse	06167C167
01/21/2015	Mortgage Fraud- Protect Yourself	08167C179
01/12/2015	Online 2014-2015 7 hour National Uspap Update Course	13CP167303017
01/07/2015	Laws and Regulations for California Appraisers	12167C163
01/06/2015	Appraising Manufactured Homes	11167C134
11/03/2014	The Nuts and Bolts of Green Building for Appraisers	10167C114
11/02/2014	Residential Appraisal Review	11167C136
01/11/2013	Online 2012-2013 National Uspap Update Course	11167C149

[New Search](#)

Dianna Dunn
P.O. Box 982
Lake Elsinore, CA 92531

(951) 261-8055 Office
(951) 445-0725 Cell

pacificappraisal1@gmail.com
www.pacificappraisal.com

Professional Experience

County of Riverside, Riverside, CA

Assessment Appeals Board Member

Commission/Advisory Group Member, 2015 – Present

- Hear appeals on the assessment of property value by the Assessor. The board hears testimony, reviews documents submitted in support of the valuation appeal and deliberates to render an unbiased professional decision as to the cash equivalent value of a property appeal, to review, equalize and adjust assessments on the local roll, to direct the Assessor of necessary changes.

Pacific Coast Appraisal Management, Inc.

Quality Control Review, 2011 – 2012

- Perform quality control reviews on completed appraisals to assure compliance with USPAP, FNMA, FHLMC, FIRREA, and FHA guidelines and regulations.
- Increased productivity and timelines for quality control assurance.

Appraiser Search.com, Temecula, CA

Customer Service and Sales, 2008 - 2012

- Perform general customer service and sales for internet based appraiser directory.
- Contact present clients for renewals of featured listings.
- Provide secure handling of customer information.

Pacific Appraisals, Lake Elsinore, CA

Owner / Operator, 2006 - Present

- Reception and management of appraisal orders for up to 18 staff appraisers located throughout California. (currently one man operation)
- Invoicing and delivery of completed appraisal reports.
- Selection, verification, and qualification review of potential appraisers.
- Analysis of marketing objectives and monthly profit and loss.
- Fee Appraiser
- Litigation Appraiser with expert witness testimony

Pacific Appraisals, Temecula, CA

Office Manager, 2005 - 2006

- Reception and distribution of appraisal orders for 10 staff appraisers located throughout the state of California.
- Invoicing and delivery of completed appraisal reports.
- Maintain constant communication between appraisers, mortgage brokers, and clients.

Independent Fee Appraiser, San Pedro, CA

Independent Appraiser, 1994 - 2002

- Performed residential appraisals for various banks, mortgage brokers, lenders and homeowners.
- Inspect properties, collect and analyze market data, form opinion of value and develop complete appraisal reports compliant with USPAP, FNMA, FHLMC, FIRREA, and FHA regulations.
- Full Residential Appraisals, Condos, Exterior Inspections, Limited Appraisals, Multi-Family properties, field and desk reviews, rent surveys, income operating statements, updates, and 442 completion certifications.

Education and Training

California Real Estate Appraiser License AR-023017

List of completed education courses provided upon request



APPRAISAL OF REAL PROPERTY

LOCATED AT:

433 Diamond Way
Lot 10 Mb 066/057 Tr 4109
Perris, CA 92571

FOR:

Eduardo & Bertha Meza
433 Diamond Way
Perris, CA 92571

AS OF:

08/24/2022 (Retrospective)

BY:

Dianna S Dunn
Pacific Appraisals
951-261-8055 Office
951 445-0725 Cell
pacificappraisal1@gmail.com
www.pacificappraisal.com

Dianna S Dunn
Pacific Appraisals
P. O. Box 982
Lake Elsinore, CA 92531

December 21, 2022

Eduardo & Bertha Meza
433 Diamond Way
Perris, CA 92571

Re: Property: 433 Diamond Way
Perris, CA 92571
Owner: N/A
File No.: F230001

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report as of **August 24, 2022 (Retrospective)**, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Dianna S Dunn
AR023017
951-261-8055

RESIDENTIAL APPRAISAL REPORT

File No.: F230001

SUBJECT	Property Address: 433 Diamond Way				City: Perris		State: CA		Zip Code: 92571			
	County: Riverside				Legal Description: Lot 10 Mb 066/057 Tr 4109				Assessor's Parcel #: 320-294-009			
	Tax Year: 2022 R.E. Taxes: \$ 770 Special Assessments: \$ 0.00				Borrower (if applicable): N/A							
	Current Owner of Record: Eduardo & Bertha Meza				Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant				<input checked="" type="checkbox"/> Manufactured Housing			
	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input checked="" type="checkbox"/> Other (describe) Mobile Home				HOA: \$ 0				<input type="checkbox"/> per year <input type="checkbox"/> per month			
	Market Area Name: Perris				Map Reference: 777-H7				Census Tract: 0426.28			
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)											
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective											
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)											
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)											
Intended Use: The purpose and intended use of this report is to develop and report an opinion of market value to assist the client in evaluating the subject property as of August 24, 2022 (Retrospective), for bankruptcy purposes.												
Intended User(s) (by name or type): The intended user of this report is the Eduardo & Bertha Meza, legal counsel and the court for bankruptcy purposes.												
Client: Eduardo & Bertha Meza		Address: 433 Diamond Way, Perris, CA 92571										
Appraiser: Dianna S Dunn		Address: P O Box 982, Lake Elsinore, CA 92531										
ASSIGNMENT	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural				Predominant Occupancy	One-Unit Housing		Present Land Use		Change in Land Use		
	Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%					PRICE \$ (000)		AGE (yrs)	One-Unit 100 %	2-4 Unit 0 %	<input checked="" type="checkbox"/> Not Likely	
	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow					120K		Low 1	Multi-Unit 0 %	Comm'l 0 %	<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *	
	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining					430K		High 61			* To: _____	
	Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply				257K		Pred 40	Vacant 0 %				
	Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.				Vacant (>5%)							
	Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends):											
	See attached addenda.											
	Market Area Description											
	Dimensions: See Plat Map Addendum		Site Area: 7,405									
Zoning Classification: R5		Description: Mobile Home Subdivision										
Zoning Compliance: <input checked="" type="checkbox"/> Legal		<input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning										
Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown		Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No										
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain) _____												
Actual Use as of Effective Date: Residential		Use as appraised in this report: Residential										
Summary of Highest & Best Use: The highest and best use of subject property as improved is the present use.												
SITE DESCRIPTION	Utilities				Off-site Improvements		Type	Public	Private	Topography	Level	
	Electricity <input checked="" type="checkbox"/>				Street	Asphalt		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Size	Typical
	Gas <input checked="" type="checkbox"/>				Curb/Gutter	None		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Shape	Rectangular
	Water <input checked="" type="checkbox"/>				Sidewalk	None		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Drainage	Appears Adequate
	Sanitary Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> Septic System				Street Lights	None		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	View	Residential
	Storm Sewer <input type="checkbox"/> <input type="checkbox"/> None				Alley	None		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)											
	FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		FEMA Flood Zone X FEMA Map # 06065C1440H FEMA Map Date 08/18/2014									
	Site Comments: The subject is located on an interior lot. The lot size is typical for the area. Topography is level. No external or adverse conditions noted. *Septic Systems are common for this area.											
	Site Description											
THE IMPROVEMENTS	General Description		Exterior Description		Foundation		Basement		Heating			
	# of Units 1	<input type="checkbox"/> Acc.Unit	Foundation Mtl/Pier/Avg	Slab 0%	<input checked="" type="checkbox"/>	None	Area Sq. Ft. 0	<input type="checkbox"/>	Type FAU			
	# of Stories 1		Exterior Walls Wood/Avg	Crawl Space 100%	<input type="checkbox"/>		% Finished 0	<input type="checkbox"/>	Fuel Gas			
	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Alt. <input type="checkbox"/>		Roof Surface Metal/Avg	Basement None	<input type="checkbox"/>		Ceiling N/A	<input type="checkbox"/>				
	Design (Style) <input type="checkbox"/> MobileHome	<input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Gutters & Dwnspts. None	Sump Pump <input type="checkbox"/> None	<input type="checkbox"/>		Walls N/A	<input type="checkbox"/>	Cooling CAC			
	Actual Age (Yrs.) 49		Window Type Metal/Good	Dampness <input type="checkbox"/> NoneNoted	<input type="checkbox"/>		Floor N/A	<input type="checkbox"/>	Central			
	Effective Age (Yrs.) 45		Storm/Screens None	Settlement <input type="checkbox"/> None Noted	<input type="checkbox"/>		Outside Entry N/A	<input type="checkbox"/>	Other			
				Infestation <input type="checkbox"/> None Noted	<input type="checkbox"/>							
	Interior Description		Appliances	Attic <input checked="" type="checkbox"/> None	Amenities		Car Storage <input checked="" type="checkbox"/> None					
	Floors Unknown		Refrigerator <input type="checkbox"/> Stairs <input type="checkbox"/> Fireplaces(s) # None	<input type="checkbox"/> Drop Stair <input type="checkbox"/> Patio <input checked="" type="checkbox"/> Covered	Woodstove(s) # 0		Garage # of cars (2 Tot.)					
Walls Unknown		Range/Oven <input type="checkbox"/> Scuttle <input type="checkbox"/> Deck <input checked="" type="checkbox"/> None	<input type="checkbox"/>			Attach.						
Trim/Finish Unknown		Disposal <input type="checkbox"/> Doorway <input type="checkbox"/> Porch <input checked="" type="checkbox"/> Porch	<input type="checkbox"/>			Detach. 2						
Bath Floor Unknown		Dishwasher <input type="checkbox"/> Floor <input type="checkbox"/> Fence <input checked="" type="checkbox"/> None	<input type="checkbox"/>			Blt.-In						
Bath Wainscot Unknown		Fan/Hood <input type="checkbox"/> Heated <input type="checkbox"/> Pool <input checked="" type="checkbox"/> None	<input type="checkbox"/>			Carport						
Doors Unknown		Microwave <input type="checkbox"/> Finished <input type="checkbox"/>	<input type="checkbox"/>			Driveway x						
		Washer/Dryer				Surface Concrete						
Finished area above grade contains: 5 Rooms 2 Bedrooms 1.0 Bath(s) 1,043 Square Feet of Gross Living Area Above Grade												
Additional features: See Addendum												
Describe the condition of the property (including physical, functional and external obsolescence): See attached addenda.												

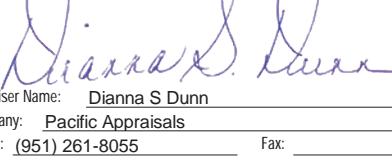
RESIDENTIAL APPRAISAL REPORT

File No.: F230001

TRANSFER HISTORY	My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.										
	Data Source(s): SoCal MLS/ParcelQuest										
	1st Prior Subject Sale/Transfer		Analysis of sale/transfer history and/or any current agreement of sale/listing: Any transfer or sale of the subject and sales was reported above and analyzed accordingly. Subject property has not transferred within the prior 36 months. Comparables 1, 2, 3, 4 and 5 have not transferred in the prior twelve month time frame.								
	Date: N/A										
	Price:										
	Source(s): ParcelQuest										
	2nd Prior Subject Sale/Transfer										
	Date:										
	Price:										
	Source(s):										
SALES COMPARISON APPROACH TO VALUE (if developed) <input type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.											
SALES COMPARISON APPROACH	FEATURE SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3	
	Address 433 Diamond Way Perris, CA 92571			356 Turquoise Dr Perris, CA 92571			275 Diamond Way Perris, CA 92571			298 Turquoise Dr Perris, CA 92571	
	Proximity to Subject			0.28 miles NW			0.24 miles W			0.29 miles NW	
	Sale Price \$ N/A			\$ 211,000			\$ 265,000			\$ 160,000	
	Sale Price/GLA \$ N/A /sq.ft.			\$ 146.53 /sq.ft.			\$ 193.71 /sq.ft.			\$ 320.00 /sq.ft.	
	Data Source(s) Exterior Inspection			CRMLS#IV22019007:DOM 6			CRMLS#SW22003940:DOM 7			CRMLS#TR22090609:DOM 45	
	Verification Source(s) ParcelQuest			Doc#135679			Doc#71732			Doc#312148	
	VALUE ADJUSTMENTS DESCRIPTION			DESCRIPTION			+(-) \$ Adjust.			DESCRIPTION	
	Sales or Financing N/A			Cash 0			Cash 0			Cash 0	
	Concessions N/A										
	Date of Sale/Time N/A			03/31/2022			+5,300 02/14/2022			+9,300 07/13/2022	
	Rights Appraised Fee Simple			Fee Simple			Fee Simple			Fee Simple	
	Location Residential			Residential			Residential			Residential	
	Site 7,405 sf			7,405 sf			7,405 sf			7,405 sf	
	View Residential			Residential			Residential			Residential	
	Design (Style) MobileHome			MobileHome			MobileHome			MobileHome	
	Quality of Construction Average			Average			Average			Average	
	Age 50 yrs			52 yrs			53 yrs			49 yrs	
	Condition Average			Average			Average/Upgraded			Average/NeedsRprs	
Above Grade Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Room Count 5 2 1.0			5 2 2.0			-7,500 5 2 2.0			-7,500 5 2 1.0		
Gross Living Area 1,043 sq.ft.			1,440 sq.ft.			-13,900 1,368 sq.ft.			-11,400 500 sq.ft.		
Basement & Finished 0sf			Osf			0sf			0sf		
Rooms Below Grade None						None			None		
Functional Utility Average			Average			Average			Average		
Heating/Cooling FAU/CAC			FAU/CAC			FAU/Evap			FAU/CAC		
Energy Efficient Items None			None			None			None		
Garage/Carport 2 Car Garage			2 Car Garage			2 Car Garage			1 Car Garage		
Porch/Patio/Deck Patio/Porch			Patio/Porch			Patio/Porch			Patio/Porch		
Fireplace(s) None			None			None			None		
Amenities None			None			None			None		
Permanent Foundation None			Yes			Yes			None		
ListPrice/DaysonMarket N/A			\$211,000/6			\$260,000/7			\$200,000/45		
Type of Sale N/A			Standard Sale			Standard Sale			Standard Sale		
Net Adjustment (Total)			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -16,100			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -9,600			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 23,600		
Adjusted Sale Price of Comparables			\$ 194,900			\$ 255,400			\$ 183,600		
Summary of Sales Comparison Approach All sales are located within close proximity to subject. All sales are considered most representative of subject's estimate of fair market value. The appraiser has examined all sales that have transpired within the prior 12 month time frame of 08/20/2021 to 08/24/2022. As subject is a single wide mobile home that is not on a permanent foundation it was necessary to go back in time in search for comparable properties in order to provide adequate bracketing in locating a more apples to apples comparison. As the market is indicated to have been increasing over the prior twelve month time frame of focus (08/20/2021 to 08/24/2022), a 1/2% per month adjustment (rounded) has been applied from contract date to August 2022 for increasing market. Sales utilized are believed to be the best and only comparables available.											
The individual line adjustments based on match paring, agent collaboration and an estimated cost to replicate the upgrade/remodeling differences. The sales used represent a good substitution for the subject property based on similar overall GLA, bedroom/bath count, year built, quality of construction and location. GLA adjustments applied at \$35 per sq ft and based on analysis of the market. Bedroom adjusted at \$0,000. Bathroom adjusted at \$7,500. We are unable to apply condition adjustments as this is an exterior only inspection and we are unable to make a condition determination for subject's interior, however we are able to report the comparables' described conditions per MLS commentary and conversation with the listing agents, and utilize this information in our final reconciliation. Garage bay count adjusted at \$3,000 per bay and based on a percentage of replacement cost. Sales utilized are considered good purchase alternatives. Sales utilized are considered the best comparables available and the most appropriate in representation of subject property.											
Comparable 1 is a double wide mobile home and is superior in gross living area and bath count. It is described as average original condition per MLS commentary and photos viewed. A 2.5% adjustment applied for increasing market. This sale is on a permanent foundation.											
Comparable 2 is also a double wide mobile home and is superior in gross living area and bath count. This sale's kitchen and bathrooms have been upgraded. A 3.5% adjustment applied for increasing market. This sale is on a permanent foundation.											
Comparable 3 is a single wide mobile home and is inferior in gross living area and garage bay count. This sale is described as in need of repairs, further MLS commentary states it is not in livable condition per listing agents opinion. A 1% adjustment applied for increasing market. This sale is not on a permanent foundation.											
See Additional Comparables page 7 for continued Sales Comparison Summary and Reconciliation commentary											
Indicated Value by Sales Comparison Approach \$ 200,000											

RESIDENTIAL APPRAISAL REPORT

File No.: F230001

COST APPROACH	COST APPROACH TO VALUE (if developed)		<input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal.		
	Provide adequate information for replication of the following cost figures and calculations.				
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):				
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW		OPINION OF SITE VALUE ----- = \$		
	Source of cost data:		DWELLING Sq.Ft. @ \$ ----- = \$		
	Quality rating from cost service: Effective date of cost data:		Sq.Ft. @ \$ ----- = \$		
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$ ----- = \$		
			Sq.Ft. @ \$ ----- = \$		
			Sq.Ft. @ \$ ----- = \$		
			Garage/Carport Sq.Ft. @ \$ ----- = \$		
		Total Estimate of Cost-New ----- = \$			
		Less Physical	Functional	External	
		Depreciation ----- = \$(
		Depreciated Cost of Improvements ----- = \$			
		"As-is" Value of Site Improvements ----- = \$			
		----- = \$			
		----- = \$			
Estimated Remaining Economic Life (if required):		Years	INDICATED VALUE BY COST APPROACH ----- = \$		
INCOME APPROACH	INCOME APPROACH TO VALUE (if developed)		<input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.		
	Estimated Monthly Market Rent \$		X Gross Rent Multiplier	= \$	
	Summary of Income Approach (including support for market rent and GRM):				
PUD	PROJECT INFORMATION FOR PUDs (if applicable)		<input type="checkbox"/> The Subject is part of a Planned Unit Development.		
	Legal Name of Project:				
	Describe common elements and recreational facilities:				
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 200,000		Cost Approach (if developed) \$ N/A	Income Approach (if developed) \$ N/A	
	Final Reconciliation The Sales Comparison Analysis was given most consideration as it is deemed the best indicator of value. As this is a predominantly owner occupied area limited rental data. As a result the Income Approach was considered but not used. Due to the difficulty in establishing a defendable land value the Cost Approach was considered however not developed.				
ATTACHMENTS	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: The purpose and intended use of this report is to develop and report an opinion of current market value to assist the client in evaluating the subject property as of August 24, 2022 (Retrospective), for bankruptcy purposes.				
	<input checked="" type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.				
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 200,000, as of: 08/24/2022 (Retrospective), which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.				
	A true and complete copy of this report contains 24 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.				
	Attached Exhibits:				
	<input checked="" type="checkbox"/> Scope of Work		<input checked="" type="checkbox"/> Limiting Cond./Certifications		
	<input checked="" type="checkbox"/> Map Addenda		<input checked="" type="checkbox"/> Additional Sales		
	<input type="checkbox"/> Hypothetical Conditions		<input checked="" type="checkbox"/> Extraordinary Assumptions		
			<input checked="" type="checkbox"/> Narrative Addendum		
			<input type="checkbox"/> Cost Addendum		
		<input checked="" type="checkbox"/> Photograph Addenda			
		<input type="checkbox"/> Flood Addendum			
		<input type="checkbox"/> Sketch Addendum			
		<input type="checkbox"/> Manuf. House Addendum			
Client Contact: Sonia Lomeli		Client Name: Eduardo & Bertha Meza			
E-Mail: sonialomeli@yahoo.com		Address: 433 Diamond Way, Perris, CA 92571			
APPRAYER		SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)			
					
Appraiser Name: Dianna S Dunn		Supervisory or Co-Appraiser Name: _____			
Company: Pacific Appraisals		Company: _____			
Phone: (951) 261-8055		Phone: _____			
Fax: _____		Fax: _____			
E-Mail: pacificappraisal1@gmail.com		E-Mail: _____			
Date of Report (Signature): 02/01/2023		Date of Report (Signature): _____			
License or Certification #: AR023017		License or Certification #: _____			
State: CA		State: _____			
Designation: Certified Residential Real Estate Appraiser		Designation: _____			
Expiration Date of License or Certification: 03/01/2023		Expiration Date of License or Certification: _____			
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None		Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None			
Date of Inspection: 01/21/2023		Date of Inspection: _____			

ADDITIONAL COMPARABLE SALES

File No.: F230001

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	433 Diamond Way Perris, CA 92571	1676 Garnet Dr Perris, CA 92571			298 E Nuevo Rd Perris, CA 92571					
Proximity to Subject		0.07 miles NW			0.22 miles W					
Sale Price	\$ N/A	\$ 236.00 /sq.ft.	\$ 118,000		\$ 106.32 /sq.ft.	\$ 180,000		\$ /sq.ft.	\$	
Sale Price/GLA	\$ N/A /sq.ft.	\$ 236.00 /sq.ft.			\$ 106.32 /sq.ft.			\$ /sq.ft.		
Data Source(s)	Exterior Inspection	CRMLS#V20159728;DOM 24			CRMLS#SW21203570;DOM 66					
Verification Source(s)	ParcelQuest	Doc#457652			Doc#50995					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION			+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions	N/A	Cash				PrivateFinancing				
Date of Sale/Time	N/A	350			-350	2000		-2,000		
Rights Appraised	Fee Simple	Fee Simple				Fee Simple				
Location	Residential	Residential				Residential				
Site	7,405 sf	7,405 sf				7,405 sf				
View	Residential	Residential				Residential				
Design (Style)	MobileHome	MobileHome				MobileHome				
Quality of Construction	Average	Average				Average				
Age	50 yrs	61 yrs				49 yrs				
Condition	Average	Average/NeedsRprs				Average/NeedsRprs				
Above Grade	Total Bdrms Baths	Total Bdrms Baths				Total Bdrms Baths			Total Bdrms Baths	
Room Count	5 2 1.0	5 1 1.0	+10,000	5 2 2.0		-7,500				
Gross Living Area	1,043 sq.ft.	500 sq.ft.			+19,000	1,693 sq.ft.	-22,800		sq.ft.	
Basement & Finished Rooms Below Grade	0sf None	0sf None				0sf None				
Functional Utility	Average	Average				Average				
Heating/Cooling	FAU/CAC	FAU/CAC				FAU/CAC				
Energy Efficient Items	None	None				None				
Garage/Carport	2 Car Garage	None			+6,000	1 Car Garage	+3,000			
Porch/Patio/Deck	Patio/Porch	Patio/Porch				Patio/Porch				
Fireplace(s)	None	None				None				
Amenities	None	None				None				
Permanent Foundation	None	None				None				
ListPrice/DaysonMarket	N/A	\$120,000/24				\$219,000/66				
Type of Sale	N/A	Standard Sale				Standard Sale				
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 48,850	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -22,100	<input type="checkbox"/> + <input type="checkbox"/> -	\$			
Adjusted Sale Price of Comparables			\$ 166,850		\$ 157,900					\$

SALES COMPARISON APPROACH
Comparable 4 is a single wide mobile home and is inferior in gross living area, bedroom count and garage bay count. This sale is described as in need of repairs, further MLS commentary states it a fixer upper. Per listing agent it would take approximately \$40K to upgrade and fix it up. This is a very dated sale and was utilized in order to provide a secondary single wide mobile home sales comparable. A 12% adjustment applied for increasing market. This sale is not on a permanent foundation.

Comparable 5 is a double wide mobile home and is superior in gross living area, bath count and garage bay count. MLS commentary indicates it is in need of repairs (the extent unknown) and is sold "As-Is", also having two bonus rooms that are not permitted which are being utilized as bedrooms. A 4% adjustment applied for increasing market. This sale is not on a permanent foundation.

Greatest weight is given comparable 1 as appearing to be most like subject in original condition (per homeowner) with secondary weight given comparable 2, although an upgraded unit. Remaining weight given comparables 3, 4 and 5 as least like subject in condition, although 4 and 5 are similar as single wide units, least weight given these due to the described inferior condition.

All comparables are manufactured homes located in the same mobile home subdivision as subject.

MLS photos utilized for comparables as they are believed to be most representative of condition at the time of sale.

Assumptions, Limiting Conditions & Scope of Work

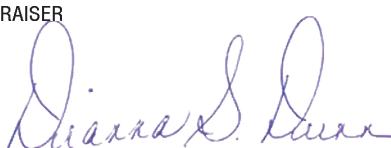
File No.: F230001

Property Address: 433 Diamond Way	City: Perris	State: CA	Zip Code: 92571
Client: Eduardo & Bertha Meza	Address: 433 Diamond Way, Perris, CA 92571		
Appraiser: Dianna S Dunn	Address: P O Box 982, Lake Elsinore, CA 92531		
STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS			
<ul style="list-style-type: none"> - The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership. - The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed. - If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination. - The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand. - If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such. - The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property. - The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties. - The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws. - If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner. - An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment. - An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate. 			

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the Stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Certifications

File No.: F230001

Property Address: 433 Diamond Way	City: Perris	State: CA	Zip Code: 92571
Client: Eduardo & Bertha Meza	Address: 433 Diamond Way, Perris, CA 92571		
Appraiser: Dianna S Dunn	Address: P O Box 982, Lake Elsinore, CA 92531		
APPRAISER'S CERTIFICATION			
I certify that, to the best of my knowledge and belief:			
<ul style="list-style-type: none"> - The statements of fact contained in this report are true and correct. - The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. - I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. - Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. - I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. - My engagement in this assignment was not contingent upon developing or reporting predetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property. - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification. 			
Additional Certifications: None			
<p>DEFINITION OF MARKET VALUE *:</p> <p>Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:</p> <ol style="list-style-type: none"> 1. Buyer and seller are typically motivated; 2. Both parties are well informed or well advised and acting in what they consider their own best interests; 3. A reasonable time is allowed for exposure in the open market; 4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and 5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale. <p>* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.</p>			
<p>DEFINITION OF FAIR MARKET VALUE as required by Internal Revenue Service:</p> <p>Fair market value (FMV) is the price that property would sell for on the open market. It is the price that would be agreed on between a willing buyer and a willing seller, with neither being required to act, and both having reasonable knowledge of the relevant facts.</p>			
<p>SIGNATURES</p> <p>Client Contact: Sonia Lomeli E-Mail: sonialomeli@yahoo.com</p> <p>Appraiser Name:  Dianna S Dunn</p> <p>Company: Pacific Appraisals Phone: (951) 261-8055 E-Mail: pacificappraisal1@gmail.com Date Report Signed: 02/01/2023 License or Certification #: AR023017 Designation: Certified Residential Real Estate Appraiser Expiration Date of License or Certification: 03/01/2023 Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 01/31/2023</p>		<p>Client Name: Eduardo & Bertha Meza Address: 433 Diamond Way, Perris, CA 92571</p> <p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____</p>	

Borrower	N/A				
Property Address	433 Diamond Way				
City	Perris	County	Riverside		
Lender/Client	Eduardo & Bertha Meza	State	CA	Zip Code	92571

PURPOSE, INTENDED USE, AND INTENDED USER OF THE REPORT

Purpose and Intended Use. The purpose and intended use of this report is to develop and report an opinion of market value to assist the client in evaluating the subject property as of **August 24, 2022 (Retrospective)**.

Intended User. The intended user of the report is Eduardo & Bertha Meza, legal counsel and the court for estimate of market value as of **August 24, 2022 (Retrospective)** for bankruptcy purposes. The use of this report, or any portion, by any other party is prohibited.

The use of this appraisal for loan purposes or use by any lender for loan purposes, is strictly prohibited. This is a one time use by the client as described above.

PROPERTY RIGHTS APPRAISED

The property is appraised as if held in **fee simple estate**, with all rights that can be lawfully owned with the exception of the four powers that forever will remain with the sovereign, being taxation, escheat, eminent domain, and police power (zoning). It is regarded as having a good and merchantable title, and responsible ownership.

SCOPE OF WORK

The following is a summary outline of the amount and type of information researched and the analysis employed in this appraisal assignment. The scope of work includes , but not limited to, the following:

- Communication with the client to define the assignment.
- Establishing the appropriate intended use and purpose of the assignment.
- Analyse of public data, title information (when provided), and legal descriptions.
- Inspection of the exterior of the subject property.
- Gather and analyze applicable market data, with particular emphasis on comparable sales.
- Inspection of the exterior of all properties listed as comparables.
- Evaluate marketability of properties as to conformity, environmental and physical conditions, supply and demand, highest and best use analysis, and balance within the market.
- Analysis of the economic features of the neighborhood, as well as, competing markets that may have an impact on the subject's market area.
- Consider and analyze applicable valuation approaches, methods, and procedures.
- Reconcile information analyzed, appraisal procedures followed, and the reasoning that supports the analysis, opinions, and conclusions. The reconciliation includes all hypothetical conditions, extraordinary assumptions, limiting conditions, and/ or permitted departures from specific requirements.
- Reporting the final results to the client of record.

Definition of Market Value

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Borrower	N/A		
Property Address	433 Diamond Way		
City	Perris	County	Riverside
Lender/Client	Eduardo & Bertha Meza	State	CA
		Zip Code	92571

APPROACHES TO VALUE

This appraisal is completed in accordance with the Uniform Standards of Professional Appraisal Practice. By agreement with the client, departures was invoked as the (Income) Approach was considered and found applicable but not necessary to produce results that are credible. This report departs from Standards Rule 1-4 (b) (i), (ii) and (iii).

SPECIAL ASSUMPTIONS AND LIMITATIONS TO APPRAISAL

A current preliminary title report was not provided for our review. Since we did not have access to a current title report depicting all matters that may or may not have impact on the property, we emphasize that the value estimated herein assumes no adverse conditions. If a title report were to uncover unfavorable conditions, the value conclusion for the subject property could be impacted and therefore this report would be subject to revision.

HYPOTHETICAL CONDITIONS/EXTRAORDINARY ASSUMPTIONS

It is noted this is an exterior only inspection, property details were taken from various sources including a visual exterior inspection from the curb, public record sources, and the multiple listing service (MLS). The subject appears to be in overall average condition from the exterior. No physical, functional or external inadequacies noted. It is assumed subject's average exterior condition is reflective of the interior condition as of inspection date of 01/31/2023. If evidence is presented to indicate the interior condition is not as assumed, the appraiser reserves the right to amend this appraisal. (Extraordinary Assumption) Use of Extraordinary Assumptions may effect the reconciled value.

DIGITAL SIGNATURES

This appraisal company utilizes digitally generated signatures on all electronically transmitted original appraisals. Digital signatures are commonly used within the appraisal profession and allows for improved performance with regard to electronic data transmission. All electronic signatures utilized in this report have a security feature maintained by individual passwords for each signing appraiser. No person can alter the appraisal with the exception of the original signing appraiser(s). The digitally generated signatures are to be considered live signatures if they signed in blue ink. If the signatures are not signed in blue ink, the appraisal is not considered an original copy. These signatures are legally binding and equivalent to an analog signature.

ENVIRONMENTAL DISCLAIMER

In this appraisal assignment, the existence of potentially hazardous materials used in the construction or maintenance of the building, such as the presence of ureaformaldehyde foam insulation and/or the existence of toxic waste, which may or may not be present on the property was not observed by me, nor do I have any knowledge of the existence of such materials on or in the property. The appraiser however is not qualified to detect such substances. I urge the client to retain an expert in this field if desired.

The appraiser assumes no responsibility for the possible presence of asbestos, radon or other toxic/hazardous materials on or about the property. It is possible that any "cottage cheese" type finish on the ceiling contains asbestos, as might the wiring in the range, oven, and fans and in other electrical appliances in the property.

Unless otherwise stated in this report, the existence of hazardous/toxic substances, (which may be present on the subject's property), was not visually obvious to the appraiser. The visual inspection undertaken by the appraiser was performed in the normal course of the field inspection and results are for the internal use of the named financial institution. The results of the inspection are not any form of assurance or not assurance to any other party as to the existence/nonexistence of hazardous/toxic substances. No hazardous/toxic substances were visually observed on adjacent properties. The appraiser however is not qualified to detect such substances and no tests were conducted on the subject property and or the adjacent properties to confirm the visual observations. The value estimate (and any reliance hereon) is predicated on the assumption that there are no such substances on or near the subject property that would cause a loss in value. The client is advised to retain its own expert at its own expense if one desired.

If the subject was constructed prior to 1978, it may contain lead-based paint or other hazardous substances. The client is hereby notified that the appraiser is not qualified to detect these substances and that it is beyond the scope of this assignment to ascertain the presence of lead based paint and or other hazardous substances that might be present in the subject property. The client is advised to consult a qualified expert(s) in the detection of lead-based paint and other hazardous substances if further information is desired.

Borrower	N/A				
Property Address	433 Diamond Way				
City	Perris	County	Riverside		
Lender/Client	Eduardo & Bertha Meza	State	CA	Zip Code	92571

SALES HISTORY GUIDELINES AND ANALYSIS

All agreements of sales, options, or listings of the subject property current as of the effective date of the appraisal, all sales of the subject property that occurred within three (3) years prior to the effective date of the appraisal, and of any comparable sales within three (3) years of the date of the date of the appraisal were analyzed.

HIGHEST AND BEST USE ANALYSIS

The highest and best use of a site is that reasonable and probable use that supports the highest present value as of the date of the appraisal. The highest and best use of a property always takes into consideration the existing improvements as identified by an improvement analysis. In estimating the highest and best contemplated uses of the subject property (the property is viewed both as vacant and as improved), the use must satisfy legally permissible, physically possible, financially feasible and maximally productive criteria. Generally the existing use will continue until the land value (in its highest and best use) exceeds the total value of the property in its existing use. Thus the highest and best use of the subject property is presumed to be "as improved" unless it can be readily demonstrated that change is imminent through transitional trends, market demand, and/or legal forces.

The subject property meets the test of highest and best use as being:

1. Physically possible
2. Reasonable probable
3. Legally permissible
4. Financially feasible

As supply and demand are in balance for the type of property, the type of product that might be built on the subject's site, the current improvements (at the time of the appraisal) are considered to be the highest and best use of the subject site.

DIRECT SALES COMPARISON

The comparable sales were verified by the inclusion of the recorded deed numbers. All comparable data was generally localized to within one mile or less of the subject property, using the most similar properties available. The comparable data shown in the report represents the most pertinent data applicable to the assignment. The subject neighborhood was inspected to assist the appraiser's primary data sources were Marshall & Swifts Cost Handbook, and printed as well as computer-based real estate information services (may include but not limited to: National Data Cooperative, Dataquick Information Services, and Experian Information Services) the appraiser may also have obtained useful information from a Board of Realtors Multiple Listing Service; from personal conversations with property owners, real estate sales people, and city/county building/zoning personnel. Where possible, sales prices and terms of sales were verified with someone familiar with the sale. Reasonable care was used in the measuring the property, and dimensions shown on the sketch are as accurate as possible, but square footage is not guaranteed.

The date of sales reported are the closing dates. Many comparable closed sales were considered in the making of this appraisal. Dollar adjustments reflect the market reaction to the difference between the comparable sales and the subject property. These adjustments are based on the appraisers knowledge of the market, training and experience. The closed sales displayed are considered to be the most comparable at the time of the appraisal and the best indicators of value for the subject property.

FINAL RECONCILIATION

The market (sales comparison), cost, and income approaches were considered in developing an opinion of market value in this report. The market approach was given primary consideration and is regarded the most reliable method for this type of property, as it best reflects the actions of typical buyers in the market place.

The Cost Approach was considered, however not developed.

The income approach was considered, but not developed as the subject property is located in a neighborhood of predominantly owner occupied properties with limited appropriate data.

After adjusting the comparable sales for differences in the market approach, the indicated value for the subject property ranges from \$157,900 to \$255,400. The estimate of market value for the subject property is \$200,000 which, is bracketed by the sales and the indicated value range and appears reasonable, as well as, being supported by the market data.

Borrower	N/A				
Property Address	433 Diamond Way				
City	Perris	County	Riverside		
Lender/Client	Eduardo & Bertha Meza	State	CA	Zip Code	92571

Exposure Time: Exposure time is the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

Exposure time appears to be typical of 15-45 days for aggressively marketed and properly priced properties.

3 YEAR DISCLOSURE STATEMENT

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

• GP Residential: Description of the Improvements - Property Condition

The subject is a single wide manufactured home which is not on a permanent foundation. Subject does have a detached oversized two car garage which permits have been verified. No physical, functional or external inadequacies noted at the time of inspection.

It is noted this is an exterior only inspection, property details were taken from various sources including a visual exterior inspection, public record sources, and the multiple listing service (MLS). The subject appears to be in overall average condition from the exterior. No physical, functional or external inadequacies noted. It is assumed subject's average exterior condition is reflective of the interior condition as of inspection date of 01/31/2023. If evidence is presented to indicate the interior condition is not as assumed, the appraiser reserves the right to amend this appraisal. (Extraordinary Assumptions) Use of Extraordinary Assumptions may effect the reconciled value.

As subject is documented to have been built in 1972, it is learned that "HUD" (Department of Housing Urban Development) will not issue a certification for any manufactured housing constructed prior to June 15, 1976. "HUD" considers the unit to be personal property.

• GP Residential: Market Area Description - Boundaries, Description, Conditions

Neighborhood Boundaries: Tahoe Street to the north, Topaz Drive to the east, E. Nuevo Road to the south and Ruby Drive to the west.

Description: The subject is located in a small mobile home community consisting of approximately 169 single wide and double wide manufactured homes. Homes range in ages from 1 year to 61 years of age with the mean of 40 years of age. Gross living area ranges are from 500 sq ft to 1,968+/- sq ft, GLA mean is approximately 1,339 sf. Lot sizes range from 7,405 sq ft to 7,841 sq ft with the median lot size at 7,405 sq ft. Area topography is level. All needed amenities and employment are located within close proximity. Freeway access (215 freeway) is approximately .3 miles south.

Market Conditions: Analysis of subject's market area indicates values to have been increasing over the prior twelve month time frame. Demand and supply appear to be in shortage in view of limited inventory. Sales financing are typically Conventional/Cash. Standard sales are the predominate activity. Data sample is relatively small due to the limited sales transactions in this area and may not be considered accurate.

This appraisal report is not a home inspection. It does not guarantee or imply that the house is free of defects or property condition problems. The appraiser is not a home inspector. It is suggested that the borrower secure a professional inspection of the property and take the necessary steps to insure the house is acceptable, should there be any concerns.

Borrower	N/A	File No. F230001
Property Address	433 Diamond Way	
City	Perris	County Riverside
Lender/Client	State CA Zip Code 92571	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)

Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

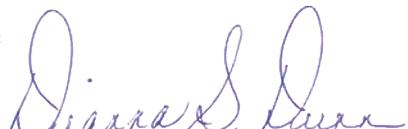
I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements: None

APPRAISER:



Signature:

Name:

Certified Residential Real Estate Appraiser

State Certification #:

or State License #:

State: CA Expiration Date of Certification or License: 03/01/2023

Date of Signature and Report:

Effective Date of Appraisal: 08/24/2022

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): 01/31/2023

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:

Name:

State Certification #:

or State License #:

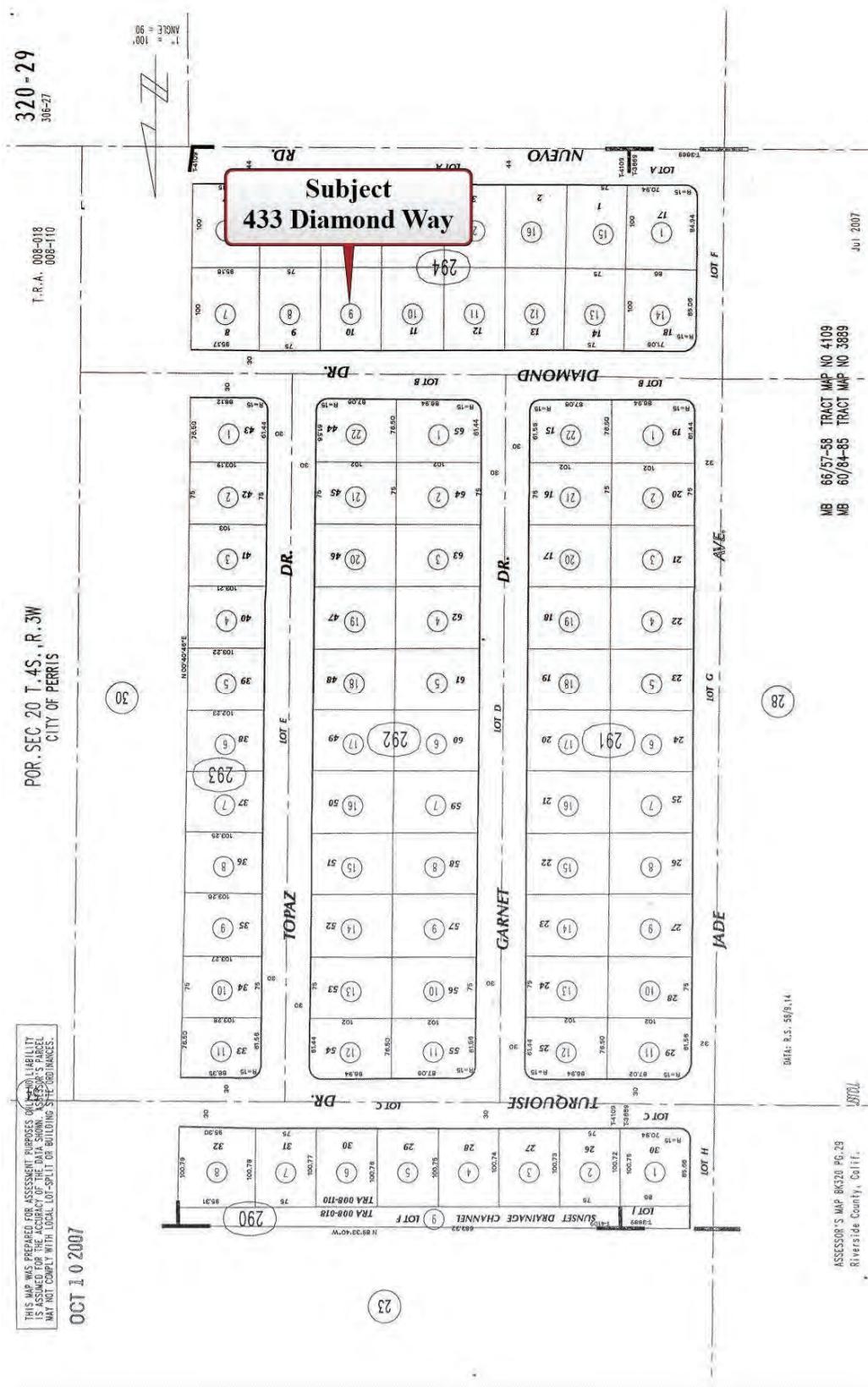
State: Expiration Date of Certification or License:

Date of Signature:

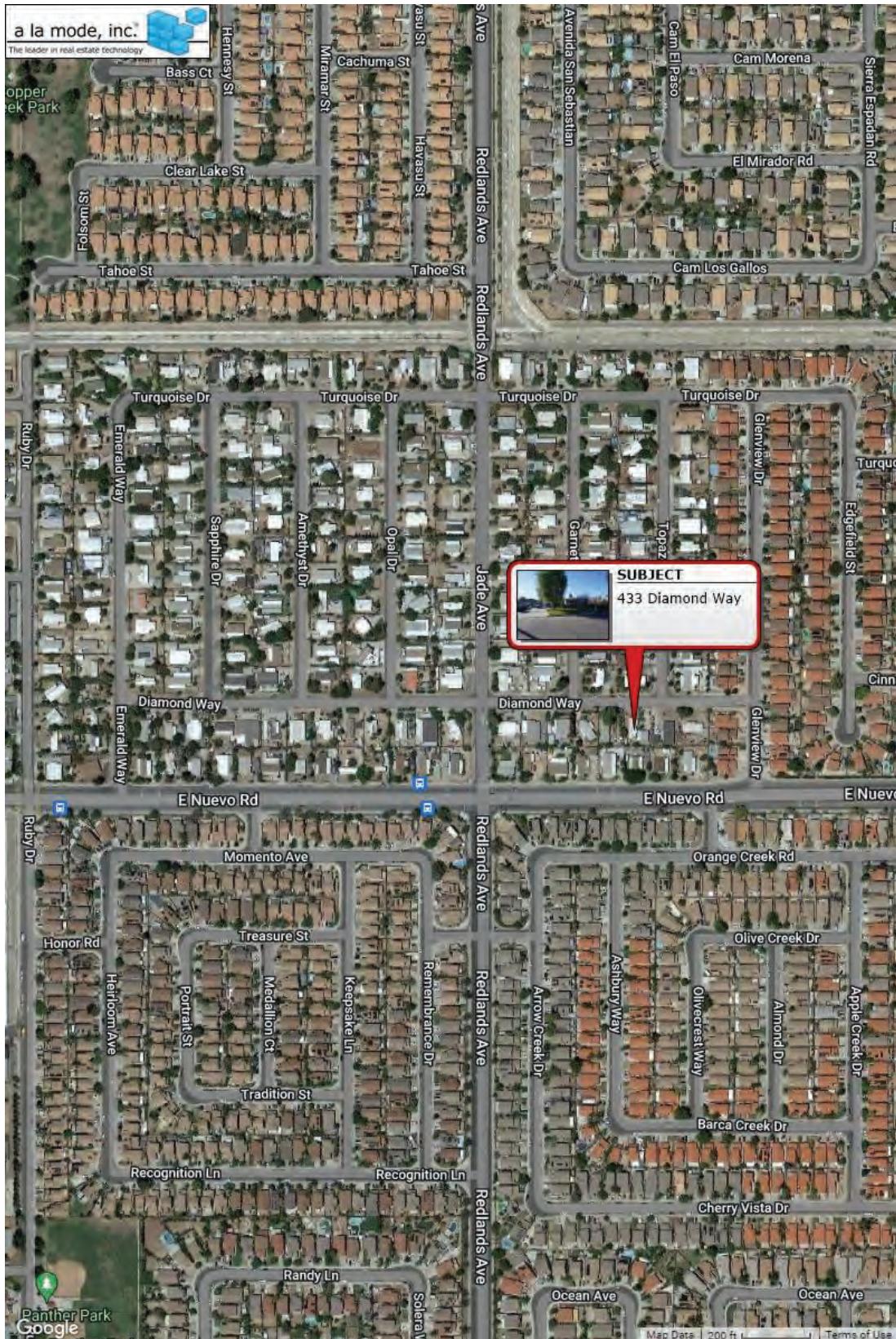
Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable):

Borrower	N/A						
Property Address	433 Diamond Way						
City	Perris	County	Riverside	State	CA	Zip Code	92571
Lender/Client	Eduardo & Bertha Meza						



Borrower	N/A
Property Address	433 Diamond Way
City	Perris
Lender/Client	Eduardo & Bertha Meza



Borrower	N/A		
Property Address	433 Diamond Way		
City	Perris	County	Riverside
Lender/Client	Eduardo & Bertha Meza	State	CA
		Zip Code	92571



1/24/23, 5:36 AM

Property Detail Printout



County Last Updated: 01/06/2023

Property Location

Address:	433 DIAMOND WAY	City:	PERRIS	Zip:	92571-3455
APN#:	320-294-009	Use Code:	Mobile Home	County:	Riverside
Tract:	4109	Census Tract:	426.17	Zone:	
Map Page/Grid:	777/ H7	Legal Desc:	LOT 10 MB 066/057 TR 4109		
Total Assessed Value:	62,943	Tax Amount:	770.14		
Percent Improvement:	0.31	Tax Year / Assessor Year:	2022 / 2022		

Current Owner Information

Current Owner:	MEZA,EDUARDO/MEZA,BERTHA	Owner Address:	433 DIAMOND WAY
City, State, Zip:	PERRIS, CA, 92571-3455	Owner Occupied:	Yes
Last Transaction:	01/01/2007	Deed Type:	
Amount:		Document:	0000173111

Last Sale Information

Transferred From:	Seller Address:
Recording / Sale Date:	01/01/2007 / Prior Recording / Sale Date: /
Most Recent Sale Price:	Prior Sale Price:
Document Number:	Prior Document No.:
Document Type:	Prior Document Type:

Lender Information

Lender:	Full/Partial:
Loan Amount / 2nd Trust Deed:	Loan Type:

Physical Information

Building Area:	1,043	# of Bedrooms:	2	Lot Size Sqft / Acreage:	7,405 / 0.17
Additional:	0	# of Bathrooms:	1.00	Year Built / Effective:	1972 / 0
Garage:	0	# of Stories:	1	Heating:	Central
First Floor:	0	Total Rooms:	0	Cooling:	Central Air
Second Floor:	0	# of Units:	0	Roof Type:	Composition Shingle
Third Floor:	0	Garage/Carport:		Construction/Quality:	/ 0
Basement Finished:	0	Fireplaces:	0	Building Shape:	
Basement Unfinished:	0	Pool/Spa:		View:	

Flood Data and Map

Flood Zone: X Panel Number: 06065C1440H Panel Date: 2014-08-18 Community Number: 060258

All Sales Comparables Activity From 08/20/2020 to 08/24/2022

Residential Agent 1 Line									
Order	Customer ID	First Name	Last Name	Address	City	State	Type	Phone	Line
1	12345678901234567890	John	Doe	123 Main St	Anytown	CA	Residential	555-1234	Line 1
2	12345678901234567890	Jane	Doe	456 Elm St	Anytown	CA	Residential	555-1234	Line 2
3	12345678901234567890	Mike	Smith	789 Oak St	Anytown	CA	Residential	555-1234	Line 3
4	12345678901234567890	Sarah	Jones	567 Pine St	Anytown	CA	Residential	555-1234	Line 4
5	12345678901234567890	David	Williams	987 Cedar St	Anytown	CA	Residential	555-1234	Line 5
6	12345678901234567890	Emily	Johnson	321 Birch St	Anytown	CA	Residential	555-1234	Line 6
7	12345678901234567890	Robert	Miller	654 Elm St	Anytown	CA	Residential	555-1234	Line 7
8	12345678901234567890	Sarah	Williams	987 Cedar St	Anytown	CA	Residential	555-1234	Line 8
9	12345678901234567890	David	Miller	321 Birch St	Anytown	CA	Residential	555-1234	Line 9
10	12345678901234567890	Emily	Johnson	654 Elm St	Anytown	CA	Residential	555-1234	Line 10
11	12345678901234567890	John	Doe	123 Main St	Anytown	CA	Residential	555-1234	Line 11
12	12345678901234567890	Jane	Doe	456 Elm St	Anytown	CA	Residential	555-1234	Line 12
13	12345678901234567890	Mike	Smith	789 Oak St	Anytown	CA	Residential	555-1234	Line 13
14	12345678901234567890	Sarah	Jones	567 Pine St	Anytown	CA	Residential	555-1234	Line 14
15	12345678901234567890	David	Williams	987 Cedar St	Anytown	CA	Residential	555-1234	Line 15
16	12345678901234567890	Emily	Johnson	321 Birch St	Anytown	CA	Residential	555-1234	Line 16
17	12345678901234567890	Robert	Miller	654 Elm St	Anytown	CA	Residential	555-1234	Line 17
18	12345678901234567890	Sarah	Williams	987 Cedar St	Anytown	CA	Residential	555-1234	Line 18
19	12345678901234567890	David	Miller	321 Birch St	Anytown	CA	Residential	555-1234	Line 19
20	12345678901234567890	Emily	Johnson	654 Elm St	Anytown	CA	Residential	555-1234	Line 20

Search Criteria
Property Type is 'Residential'
Standard Status is 'Closed'
Contract Status Change Date is 08/20/2020 to 09/24/2022
Property Sub Type is 'Manufactured On Land'
Latitude is 33.80, Longitude is -117.22
Selected q of 9 results.

Borrower	N/A		
Property Address	433 Diamond Way		
City	Perris	County	Riverside
Lender/Client	Eduardo & Bertha Meza		

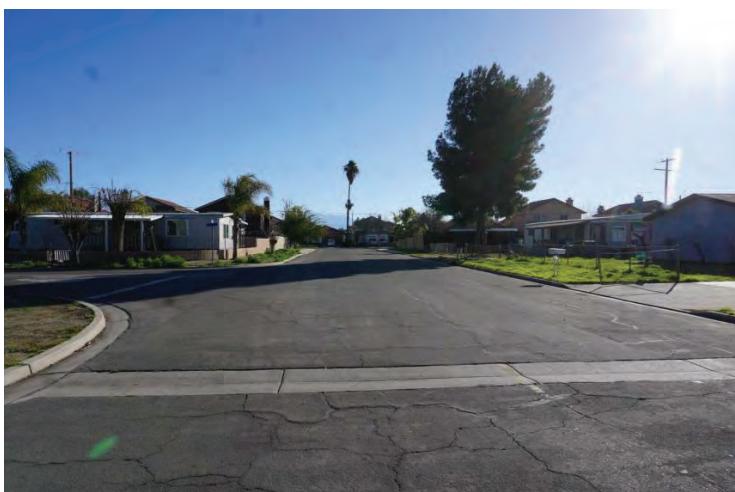


Subject Front

433 Diamond Way
Sales Price N/A
Gross Living Area 1,043
Total Rooms 5
Total Bedrooms 2
Total Bathrooms 1.0
Location Residential
View Residential
Site 7,405 sf
Quality Average
Age 50 yrs



Subject Front



Subject Street

Borrower	N/A		
Property Address	433 Diamond Way		
City	Perris	County	Riverside
Lender/Client	Eduardo & Bertha Meza		



Subject Street

Borrower	N/A		
Property Address	433 Diamond Way		
City	Perris	County	Riverside
Lender/Client	Eduardo & Bertha Meza		



Comparable 1

356 Turquoise Dr	
Prox. to Subject	0.28 miles NW
Sales Price	\$211,000
Gross Living Area	1,440
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	Residential
View	Residential
Site	7,405 sf
Quality	Average
Age	52 yrs



Comparable 2

275 Diamond Way	
Prox. to Subject	0.24 miles W
Sales Price	\$265,000
Gross Living Area	1,368
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	Residential
View	Residential
Site	7,405 sf
Quality	Average
Age	53 yrs



Comparable 3

298 Turquoise Dr	
Prox. to Subject	0.29 miles NW
Sales Price	\$160,000
Gross Living Area	500
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	Residential
View	Residential
Site	7,405 sf
Quality	Average
Age	49 yrs

Borrower	N/A		
Property Address	433 Diamond Way		
City	Perris	County	Riverside
Lender/Client	Eduardo & Bertha Meza		



Comparable 4

1676 Garnet Dr	
Prox. to Subject	0.07 miles NW
Sales Price	\$118,000
Gross Living Area	500
Total Rooms	5
Total Bedrooms	1
Total Bathrooms	1.0
Location	Residential
View	Residential
Site	7,405 sf
Quality	Average
Age	61 yrs



Comparable 5

298 E Nuevo Rd	
Prox. to Subject	0.22 miles W
Sales Price	\$180,000
Gross Living Area	1,693
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	Residential
View	Residential
Site	7,405 sf
Quality	Average
Age	49 yrs

Comparable 6

Prox. to Subject	
Sales Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

Borrower	N/A
Property Address	433 Diamond Way
City	Perris
Lender/Client	Eduardo & Bertha Meza

Business, Consumer Services & Housing Agency
BUREAU OF REAL ESTATE APPRAISERS
REAL ESTATE APPRAISER LICENSE

Dianna S. Dunn

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“Certified Residential Real Estate Appraiser”

This license has been issued in accordance with the provisions of the Real Estate Appraisers’ Licensing and Certification Law.

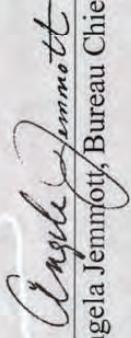
BREA APPRAISER IDENTIFICATION NUMBER: AR 023017

Effective Date: March 2, 2021
Date Expires: March 1, 2023


Loretta Dillon
Loretta Dillon, Deputy Bureau Chief, BREA

3056858

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE 'CHAIN LINK'

<p>Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE</p> <p></p>	<p>Dianna S. Dunn</p> <p>has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:</p> <p>“Certified Residential Real Estate Appraiser”</p> <p>This license has been issued in accordance with the provisions of the Real Estate Appraisers’ Licensing and Certification Law.</p> <p>BREA APPRAISER IDENTIFICATION NUMBER: AR 023017</p> <p>Effective Date: March 2, 2023 Date Expires: March 1, 2025</p> <p> Angela Jemmott, Bureau Chief, BREA</p> <p>3069593</p>
---	---

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"

EXHIBIT C

RECORDING REQUESTED BY

WHEN RECORDED MAIL TO
NAME JENIFER A. HENDERSHOT SBN
210753
MAILING LAW OFFICES OF HEMAR, ROUSSO & H
ADDRESS 15910 Ventura
Boulevard, 12th Floor
CITY, STATE Encino, California 91436
ZIP CODE

DOC # 2005-0180738
03/07/2005 08:00A Fee:18.00
Page 1 of 3
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder



PUBLIC RECORD

M	S	U	PAGE	SIZE	DA	PCOR	NOCOR	SMF	MISC
A	R	L							
			3						

TITLE(S)



ABSTRACT OF JUDGMENT

RESCOMM HOLDINGS v. EDUARDO M. MEZA

EJ-001

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and address):		TEL NO.:
<input checked="" type="checkbox"/> Recording requested by and return to: (818) 501-3800		
JENIFER A. HENDERSHOT/BAR NO. 210753		
HEMAR, ROUSSO & HEALD, LLP		
15910 VENTURA BOULEVARD		
12TH FLOOR		
ENCINO, CA 91436		
<input checked="" type="checkbox"/> ATTORNEY FOR	<input checked="" type="checkbox"/> JUDGMENT CREDITOR	<input type="checkbox"/> ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF LOS ANGELES
STREET ADDRESS: PASADENA COURTHOUSE
MAILING ADDRESS: 300 E. WALNUT STREET
CITY AND ZIP CODE: PASADENA, CA 91101
BRANCH NAME: NORTHEAST DISTRICT

FOR RECORDER'S USE ONLY

PLAINTIFF: RESCOMM HOLDINGS NO.2,LLC, a limited liability company

DEFENDANT: EDUARDO M. MEZA aka EDUARDO MEZA aka EDUARDO M. GUERRA,
individually and dba THREE STAR AUTO SALES aka THREE STAR AUTO

ABSTRACT OF JUDGMENT Amended

CASE NUMBER:
04C01127

FOR COURT USE ONLY

1. The judgment creditor assignee of record applies for an abstract of judgment and represents the following:

a. Judgment debtor's

Name and last known address

EDUARDO M. MEZA aka EDUARDO MEZA dba
THREE STAR AUTO SALES aka THREE STAR AUTO
433 DIAMOND WAY
PERRIS, CA 92316

NOTIFICATION MAILED
USA POSTAL SERVICE

b. Driver's license No. and state:

c. Social security No.: -5095

Unknown
 Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): EDUARDO M. MEZA aka EDUARDO MEZA
aka EDUARDO M. GUERRA, individually and dba THREE STAR AUTO SALES aka THREE STAR AUTO, 433 DIAMOND WAY, PERRIS, CA 92316

e. Original abstract recorded in this county:

(1) Date:

(2) Instrument No.:

f. Information on additional judgment debtors is shown on page two.

Date: JANUARY 17, 2005

JENIFER A. HENDERSHOT

(TYPE OR PRINT NAME)

Jenifer Hems
(SIGNATURE OF APPLICANT OR ATTORNEY)

2. a. I certify that the following is a true and correct abstract of the judgment entered in this action.

6. Total amount of judgment as entered or last renewed: \$ 12,416.22

b. A certified copy of the judgment is attached.

7. An execution lien attachment lien is endorsed on the judgment as follows:

3. Judgment creditor (name and address):

RESCOMM HOLDINGS NO.2,LLC, a limited liability company c/o
HEMAR, ROUSSO & HEALD, LLP, 15910 VENTURA BLVD., 12TH FLR.

a. Amount: \$

4. Judgment debtor (full name as it appears in judgment): ENCINO, CA 91436

b. In favor of (name and address):

EDUARDO M. MEZA aka EDUARDO MEZA aka
EDUARDO M. GUERRA, individually and dba
THREE STAR AUTO SALES aka THREE STAR
AUTO. DOES 1-100, inclusive, *(initials)*



5. a. Judgment entered on
(date): 12/20/2005
b. Renewal entered on
(date):

8. A stay of enforcement has

a. not been ordered by the court.
b. been ordered by the court effective until

(date):

9. This judgment is an installment judgment.

JOHN A. CLARKE
Clerk, by *(Signature)*

JESUS ARROYO
, Deputy

PLAINTIFF: RESCOMM HOLDINGS NO.2, LLC, a limited liability company	CASE NUMBER:
DEFENDANT: EDUARDO M. MEZA aka EDUARDO MEZA aka EDUARDO M. GUERRA, individually and dba THREE STAR AUTO SALES aka THREE STAR AUTO	04C01127

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS

10. <input type="checkbox"/> Name and last known address	14. <input type="checkbox"/> Name and last known address		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/> Driver's license No. & state:	<input type="checkbox"/> Unknown	<input type="checkbox"/> Driver's license No. & state:	<input type="checkbox"/> Unknown
<input type="checkbox"/> Social security No.:	<input type="checkbox"/> Unknown	<input type="checkbox"/> Social security No.:	<input type="checkbox"/> Unknown
Summons was personally served at or mailed to (address):			
11. <input type="checkbox"/> Name and last known address	15. <input type="checkbox"/> Name and last known address		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/> Driver's license No. & state:	<input type="checkbox"/> Unknown	<input type="checkbox"/> Driver's license No. & state:	<input type="checkbox"/> Unknown
<input type="checkbox"/> Social security No.:	<input type="checkbox"/> Unknown	<input type="checkbox"/> Social security No.:	<input type="checkbox"/> Unknown
Summons was personally served at or mailed to (address):			
12. <input type="checkbox"/> Name and last known address	16. <input type="checkbox"/> Name and last known address		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/> Driver's license No. & state:	<input type="checkbox"/> Unknown	<input type="checkbox"/> Driver's license No. & state:	<input type="checkbox"/> Unknown
<input type="checkbox"/> Social security No.:	<input type="checkbox"/> Unknown	<input type="checkbox"/> Social security No.:	<input type="checkbox"/> Unknown
Summons was personally served at or mailed to (address):			
13. <input type="checkbox"/> Name and last known address	17. <input type="checkbox"/> Name and last known address		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/> Driver's license No. & state:	<input type="checkbox"/> Unknown	<input type="checkbox"/> Driver's license No. & state:	<input type="checkbox"/> Unknown
<input type="checkbox"/> Social security No.:	<input type="checkbox"/> Unknown	<input type="checkbox"/> Social security No.:	<input type="checkbox"/> Unknown
Summons was personally served at or mailed to (address):			

18. Continued on Attachment 18.

This must be in red to be a
"CERTIFIED COPY"

I hereby certify the foregoing instrument to
which this stamp has been affixed consisting
of 3 pages to be a full, true and
correct copy of the original on file and
of record in my office.

Peter Adolphe

Assessor - County Clerk - Recorder

County of Riverside, State of California

DEC 07 2022

Dated: 07/12/2022

Certification must be in red to be a
"CERTIFIED COPY"

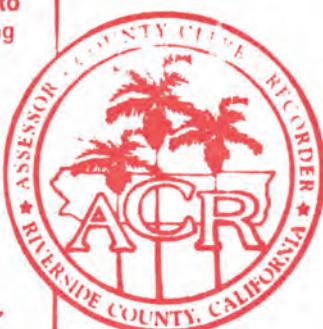


EXHIBIT D

RECORDING REQUESTED BY
GILBERT WILKES IV

WHEN RECORDED MAIL TO
NAME GILBERT WILKES IV #178277
ATTORNEY AT LAW
MAILING 4301 SECONDWIND WAY, SUITE 110
ADDRESS PO BOX 3410
CITY, STATE PASO ROBLES, CA
ZIP CODE 93447-3410

DOC # 2006-0710972
09/26/2006 08:00A Fee:18.00
Page 1 of 3
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder



PUBLIC RECORD

S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
			3				5		
M	A	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM

NOTICE SENT *004*

TITLE(S)

ABSTRACT OF JUDGMENT
GCFS, INC., vs MEZA
Case No. TEC067886

23

M
004

EJ-001

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number): Recording requested by and return to: GILBERT WILKES IV, BAR #178277 ATTORNEY AT LAW 4301 SECONDWIND WAY, SUITE 110 PO BOX 3410 PASO ROBLES, CA 93447-3410 800-646-4237		
<input checked="" type="checkbox"/> ATTORNEY FOR <input checked="" type="checkbox"/> JUDGMENT CREDITOR <input type="checkbox"/> ASSIGNEE OF RECORD		
SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE STREET ADDRESS: 41002 COUNTY CENTER DR., STE 100 MAILING ADDRESS: CITY AND ZIP CODE: TEMECULA, CA 92591 BRANCH NAME: TEMECULA COURT		

AUG 03 2006

FOR RECORDER'S USE ONLY

PLAINTIFF: GCFS, INC.,	CASE NUMBER: TEC067886
DEFENDANT: BERTHA MEZA ; EDUARDO MEZA,	FOR COURT USE ONLY
ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS <input type="checkbox"/> Amended	
1. The <input checked="" type="checkbox"/> judgment creditor <input type="checkbox"/> assignee of record applies for an abstract of judgment and represents the following:	
a. Judgment debtor's Name and last known address BERTHA MEZA 433 DIAMOND WAY PERRIS, CA 92571	
b. Driver's license No. and state: <input checked="" type="checkbox"/> Unknown c. Social security No.: <input type="checkbox"/> Unknown	
d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): BERTHA MEZA 433 DIAMOND WAY, PERRIS, CA 92571	
2. <input checked="" type="checkbox"/> Information on additional judgment debtors is shown on page 2.	4. <input type="checkbox"/> Information on additional judgment creditors is shown on page 2.
3. Judgment creditor (name and address): GCFS, INC., a California Corporation, 4301 Secondwind Way, Paso Robles, CA 93446	5. <input type="checkbox"/> Original abstract recorded in this county: a. Date: b. Instrument No.: <i>Z. Wilkes</i>
Date: JULY 31, 2006	
GILBERT WILKES IV (TYPE OR PRINT NAME)	

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed: \$ 23,600.33
7. All judgment creditors and debtors are listed on this abstract.
8. a. Judgment entered on (date): JULY 13, 2006
b. Renewal entered on (date):
9. This judgment is an installment judgment.

10. An execution lien attachment lien is endorsed on the judgment as follows:
a. Amount: \$ 0.00
b. In favor of (name and address):

11. A stay of enforcement has
a. not been ordered by the court.
b. been ordered by the court effective until (date):
12. a. I certify that this is a true and correct abstract of the judgment entered in this action.
b. A certified copy of the judgment is attached.
Clerk, by *Officer of the Court*, Deputy



This abstract issued on (date):
AUG 3 2006

PLAINTIFF: GCFS, INC.,	CASE NUMBER:
DEFENDANT: BERTHA MEZA ; EDUARDO MEZA,	TEC067886

NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:

13. Judgment creditor (name and address): 14. Judgment creditor (name and address):

15. Continued on Attachment 15.

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:

16. Name and last known address

EDUARDO MEZA,
433 DIAMOND WAY
PERRIS, CA 92571

Driver's license No. & state:

Social security No.: 5095

Summons was personally served at or mailed to (address):

EDUARDO MEZA
433 DIAMOND WAY
PERRIS, CA 92571

18. Name and last known address

Driver's license No. & state:

Social security No.:

Summons was personally served at or mailed to (address):

20. Name and last known address

Driver's license No. & state:

Social security No.:

Summons was personally served at or mailed to (address):

22. Continued on Attachment 22.

This must be in red to be a
"CERTIFIED COPY"

I hereby certify the foregoing instrument to
which this stamp has been affixed consisting
of 3 pages to be a full, true and
correct copy of the original on file and
of record in my office.

Peter Alolare

Assessor - County Clerk - Recorder

County of Riverside, State of California

DEC 07 2022

Dated:

Certification must be in red to be a
"CERTIFIED COPY"



EXHIBIT F

1 **NEXUS BANKRUPTCY**
2 BENJAMIN HESTON (297798)
3 100 Bayview Circle #100
4 Newport Beach, CA 92660
5 Tel: 951.290.2827
6 Fax: 949.288.2054
7 *ben@nexusbk.com*

8 Attorney for Debtors

9 **UNITED STATES BANKRUPTCY COURT**

10 **CENTRAL DISTRICT OF CALIFORNIA**

11 **RIVERSIDE DIVISION**

12 In re:
13 EDUARDO MEZA and
14 BERTHA MEZA
15 Debtors.

16 Case No: **6:22-bk-13184-WJ**
17 **Chapter 7**
18 **DECLARATION OF BENJAMIN**
19 **HESTON IN SUPPORT OF MOTION TO**
20 **AVOID LIEN ON REAL PROPERTY**

21 I, Benjamin Heston, declare as follows:

22 1. I am the attorney for the Debtors in the above-captioned bankruptcy proceeding. I have
23 personal knowledge of all matters stated herein. On all matters stated on information and
24 belief, I believe those allegations to be true. I could competently testify to the allegations
25 contained herein.

26 2. On December 22, 2022, I went to the Riverside County Recorder's Office and obtained
27 true and correct certified copies of the Abstracts of Judgments for Rescomm Holdings
28 No. 2, LLC and GCFS, Inc. which are attached to the Motion.

29 3. Attached to the Motion as Exhibit A is the Debtors' Schedule C which I downloaded
30 from the Court's ECF system on March 1, 2023.

31 I declare under penalty of perjury under the laws of the United States that the foregoing is
32 true and correct.

33 Date: March 2, 2023


34 **BENJAMIN HESTON**